

Insurance Tips

Contractor Insurance Needs

Construction of new homes is big business in Kentucky. If you are building a new house, you need to keep some insurance-related matters in mind. Call your agent now to discuss your coverage. Don't wait until the house is finished.

Make sure your contractor and any subcontractors have workers' compensation coverage. Workers' compensation pays for medical and rehabilitation expenses and lost wages if a worker gets injured on the job. If the contractor does not have the proper insurance coverage, the injured worker might sue you.

Be sure the contractor has his or her own general liability coverage and is bonded for performance. Make sure all work is completed and have the property inspected.

Ask about upgrades that would make your home more resistant to the effects of natural disasters. Ask your agent about discounts.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp
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